

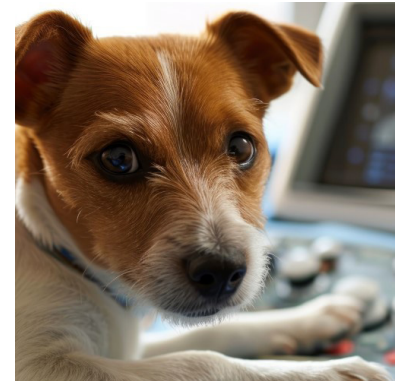
Tank's Chaos Causing Zoomies

Equipment damage BOP claim

Marla is a veterinarian who owns a successful animal hospital. One day her puppy patient Tank was in for a routine check-up. Upon seeing his favorite vet Marla, Tank got the zoomies and crashed into an expensive ultrasound machine, breaking it.

Thankfully, Marla has a comprehensive Business Owners policy that covers her medical equipment. Marla called her insurance agent, and a claim was submitted. Her policy not only covered the cost of fixing the expensive equipment, but the cost of leasing an ultrasound machine until the repairs could be made.

Without her BOP policy, Marla would have been financially responsible for replacing the equipment and the cost of leasing backup equipment, potentially burdening her business.



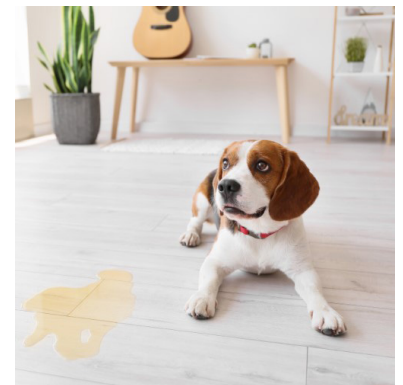
From Parrot Pranks to Paw-some Protection

Animal clinic navigates liability claim

Evan owns an animal clinic where he treats all sorts of pets. One day while in the waiting room, dog patient Arya was spooked by parrot patient Buffet, causing her to have an accident on the floor. Before the accident could be cleaned up, a client walked through the door and slipped in the mess.

Unfortunately, the client broke her wrist in the accident and decided to file a liability claim against the animal clinic alleging negligence.

Thankfully Evan has a comprehensive insurance policy including general liability that covered the cost of the liability claim. The insurance policy covered medical expenses, legal fees, and settlement costs. Without insurance, Evan would have been responsible for all the fees out of pocket, potentially causing a significant financial burden.



Horsing Around

Cyber attack claims example

Sophia is a traveling equine veterinarian treating horses all around the southeast. To collect payments for her services while making house calls, Sophia uses an online payment system. Unfortunately, one day her payment system was hacked compromising sensitive client information and payment details.

Thankfully Sophia has Cyber Insurance and immediately contacted her insurance company to file a claim. As part of her policy, Sophia had a team of cybersecurity experts to investigate and resolve the issue. The policy also covered the cost of notifying her clients, providing credit monitoring services, and any potential legal fees.

Without the crucial protection of cyber insurance, Sophia would have been left to troubleshoot this issue and cover all the costs associated with the cyber breach. This could have had a devastating impact on the financial stability of her veterinary business.



Bulls, Bumps, and Benefits

Workers comp claims example

Percy is a veterinarian assistant who works with Terry, a large animal veterinarian specializing in farm animals. One day Percy was helping Terry examine cattle. Without warning a bull bucked and knocked Percy down causing him to hit his head. After going to the doctor, Percy was diagnosed with a concussion and needed to take time off from work to recover.

Thankfully Terry worked with his insurance agent when he started his veterinary practice and has a tailored insurance policy including workers compensation. His policy covered Percy's doctor bills and lost wages while he recovered.

Without workers compensation insurance, Terry would have been responsible for the costs out of pocket, potentially causing financial strain on his business.



The claims scenario is strictly documented for illustrative purposes only and provides an example of what a policy could cover. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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